

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Khaleel Sheik Ahamed Desaque  
Debtor

Case No. 25-00667-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocket

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Date Rcvd: May 22, 2025

Form ID: pdf002

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2025:**

Recip ID	Recipient Name and Address
db	+ Khaleel Sheik Ahamed Desaque, 115 Stony Run Way, York, PA 17406-6108
5695800	+ Members First Fcu, Po Box 8895, Camp Hill, PA 17001-8895

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5705720	Email/PDF: MerrickBKNotifications@Resurgent.com	May 22 2025 19:02:07	Ally Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5713203	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 22 2025 19:15:20	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5695790	+ Email/Text: ally@ebn.phinsolutions.com	May 22 2025 18:54:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
5695791	+ Email/Text: ally@ebn.phinsolutions.com	May 22 2025 18:54:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
5695792	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 22 2025 19:15:21	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5695793	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 22 2025 18:54:00	Comenity Capital Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5695794	+ Email/PDF: creditonebknotifications@resurgent.com	May 22 2025 19:02:47	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5695788	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 22 2025 18:54:00	Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5695795	^ MEBN	May 22 2025 18:48:23	Educational Systems FCU, Attn: Bankruptcy, Po Box 179, Greenbelt, MD 20768-0179
5695796	+ Email/PDF: ais.fpc.ebn@aisinfo.com	May 22 2025 19:15:31	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5695797	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	May 22 2025 19:15:41	HUD, 451 7th Street, SW, Washington, DC 20410-0002
5695786	Email/Text: sbse.cio.bnc.mail@irs.gov	May 22 2025 18:54:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
5708845	Email/Text: JCAP_BNC_Notices@jcap.com	May 22 2025 18:54:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617
5712079	Email/PDF: resurgentbknotifications@resurgent.com	May 22 2025 19:02:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5695801	Email/Text: EBN@Mohela.com	May 22 2025 18:54:00	Mohela, Attn: Bankruptcy, 633 Spirit Dr,

District/off: 0314-1  
Date Rcvd: May 22, 2025

User: AutoDocke  
Form ID: pdf002

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Total Noticed: 33

			Chesterfield, MO 63005
5695798	+ Email/Text: Unger@Members1st.org	May 22 2025 18:54:00	Members 1st FCU, Attn: Bankruptcy, Po Box 8893, Camo Hill, PA 17001-8893
5695799	+ Email/Text: Unger@Members1st.org	May 22 2025 18:54:00	Members 1st FCU, Attn: Bankruptcy, Po Box 8893, Camp hill, PA 17001-8893
5695803	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 22 2025 18:54:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
5695802	^ MEBN	May 22 2025 18:50:04	Nelnet, 633 Spirit Drive, Chesterfield, MO 63005-1243
5711810	+ Email/PDF: ebnotices@pnmac.com	May 22 2025 19:03:14	PENNYMAC LOAN SERVICES, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5712721	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 22 2025 19:02:47	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
5695805	+ Email/PDF: ebnotices@pnmac.com	May 22 2025 19:03:14	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
5695804	Email/PDF: ebnotices@pnmac.com	May 22 2025 19:15:20	Pennymac, Po Box 514387, Los Angeles, CA 90051-4387
5695806	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 22 2025 19:02:43	Plusfinance/cws, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
5707171	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 22 2025 18:54:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
5711528	Email/Text: bnc-quantum@quantum3group.com	May 22 2025 18:54:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5695807	^ MEBN	May 22 2025 18:49:18	Reach Financial, 11 Broadway Suite 1732, New York, NY 10004-1312
5695808	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 22 2025 19:02:46	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5695809	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 22 2025 19:03:14	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5696953	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	May 22 2025 19:15:41	U.S. Department of Housing and Urban Development, 801 Market Street 12th Floor, Philadelphia, PA 19107
5695787	+ Email/Text: kcm@yatb.com	May 22 2025 18:54:00	York Adams Tax Bureau, PO BOX 15627, York, PA 17405-0156

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5695789		Larkee Desaque

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 24, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2025 at the address(es) listed below:**

Name	Email Address
Dawn Marie Cutaia	on behalf of Debtor 1 Khaleel Sheik Ahamed Desaque dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubilee bk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:  
**Khaleel Sheik Ahamed Desaque**CHAPTER 13  
CASE NO. **1:25-bk-00667**

- ☐ ORIGINAL PLAN  
☒ 1st AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)  
☐ Number of Motions to Avoid Liens  
☐ Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☒ Included ☐ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☐ Included ☒ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$67,730.56**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
05/25	6/2025	400	0.00	400	800.00
7/2025	4/30	115.53		\$1150.53	66,730.56
				Total Payments:	67,730.56

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$66,018.31**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Ally Financial	2021 Toyota 4 Runner 49600 miles Vehicle:	4856
HUD	115 Stony Run Way York, PA 17406	
Members First Fcu	115 Stony Run Way York, PA 17406	
Pennymac	115 Stony Run Way York, PA 17406	

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

**F. Surrender of Collateral. Check one.**

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance.** Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

### 3. **PRIORITY CLAIMS.**

#### **A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 1,495.00 already paid by the Debtor, the amount of \$ 3,505.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

#### **B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
<b>Internal Revenue Service</b>	<b>Per POC</b>
PA Revenue	Per POC
YATB	Per POC

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

### 4. **UNSECURED CLAIMS**

#### **A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

### 5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

### 6. **VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon***Check the applicable line:*

- ☐ plan confirmation.  
☒ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely filed general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.**  
**(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

**STUDENT LOANS PAID OUTSIDE OF PLAN****ALL OTHER NON-PRIORITY UNSECURED CLAIMS WILL BE PAID IN FULL**Dated: 5/22/2025/s/ Dawn Marie Cutaia**Dawn Marie Cutaia**

Attorney for Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.